

Tasman Verzekeringen

# Incoming Student/ Au Pair Insurance

Terms of Insurance  
TASI19



**These are the Terms of Insurance of the Tasman Incoming Student/Au Pair Insurance. These Terms of Insurance comprise the General Terms and Conditions of the Tasman Incoming Student/Au Pair Insurance and the terms of cover.**

**This insurance is especially for foreign students and au pairs temporarily staying in the Netherlands. This insurance also applies during winter sports and special sports.**

### How to read the Terms of Insurance

The terms agreed regarding this insurance are outlined in the policy schedule and in the Terms of Insurance.

### Are there any discrepancies in the terms and conditions?

If this is the case, the terms stated in the policy schedule will prevail, followed by the terms of cover and then the General Terms and Conditions of the Tasman Incoming Student/Au Pair Insurance.

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## A. General Conditions

### 1. Who are we and what can you expect from us?

We are the Dutch branch of AWP P&C S.A., with our registered office in Paris, France. We also operate under the name Allianz Global Assistance.

Our visiting address is:

Poeldijkstraat 4, 1059 VM Amsterdam, The Netherlands

Our postal address is:

PO Box 9444, 1006 AK Amsterdam, The Netherlands

Listed with the Chamber of Commerce in Amsterdam under number 33094603.

We are registered with the Netherlands Authority for the Financial Markets (AFM) under number 12000535, and have a licence from

De Nederlandsche Bank N.V.

You can expect us to:

- act based on mutual trust;
- promptly respond to your request for assistance;
- be alert to your needs;
- settle claims quickly.

By a claim we mean the costs to be incurred and the compensation to be paid.

We compensate for damage or loss by:

- providing a service and/or;
- replacing the insured object or;
- providing financial compensation.

In section C, 'Scope of the insurance cover', you can see what damage or loss we cover, and subject to what terms.

### 2. How do we determine the loss or damage, and how is this reimbursed?

- We will let you know as soon as possible whether we will accept the claim, and, if so, the amount to be reimbursed. You can find the response periods on our website.
- Complete the claim form fully and truthfully. That enables us to properly determine the damage.
- You must have the original bills. We may request you to provide these as proof.
- Do we compensate for damage to an insured object? Then we may request you to transfer the ownership to us.

### 3. When do we attempt to recover compensation paid?

We attempt to recover the compensation paid in the following cases:

- If another party is liable for your loss or damage. In this case, we are entitled to recover the compensation we paid from that other person.
- If we discover, at a later stage, that the loss or damage is not covered after all, we will be entitled to claim back the amount compensated.

### 4. Multiple insurance policies

- Are you entitled to compensation on the basis of another insurance, the law or a regulation?
  - Then we will not compensate you via our insurance;
  - We will, however, compensate for the damages not

covered by the other insurance policy, law or regulation;

- This limitation does not apply to payments in the event of death and/or disability by an accident;
- If we do compensate for damage or pay costs up front at your request, you assign your right to compensation under another insurance, the law or a regulation to us.
- Have you taken out multiple insurances with us which cover the same risk? Then we will never pay out more than twice the insured amount.

## 5. Who do we insure?

- We insure the persons stated in the policy schedule. These are persons temporarily residing in the Netherlands for an internship, course of study or au pair placement with a family in the Netherlands. These insured persons are not permanently domiciled in the Netherlands.
- The insurance will be invalid if we have informed you before that we do not want to insure you (anymore). Have you already paid premiums? Then we will refund these.

## 6. Payment of premiums

- You must pay the premium within thirty days or at any rate before the cover takes effect. If you fail to do so, then there is no insurance cover. The premium is due even if the insured period has already ended.
- Do you want to be insured? Then pay the premium, the administrative expenses and any collection agency charges as soon as possible. As soon as we have received this payment, you are insured again. This does not apply with retroactive effect. In other words, you are not insured during the interim period.

## 7. Changes in the insurance

- The insurance cannot be changed in the interim.
- If you did not want to take out the insurance, you can cancel the insurance up to 14 days after receiving the first policy sheet. In that case we assume that there has been no insurance and will refund the premium received. We will reclaim a paid compensation.

## 8. When and how can you terminate the insurance?

If you would like to cancel the insurance because your trip is shorter than initially expected, you will be entitled to receive back a portion of the premium. Note: this applies only if we have not paid out more than €5,000 in compensation to you and you return to the country of residence at least one month before the maturity date of your policy.

## 9. When are we entitled to discontinue the insurance?

We will terminate the insurance if you:

- have misled us through dishonesty or incomplete information when taking out the insurance;
- have purposely misrepresented the facts when submitting a claim;
- submit frequent or unclear damage claims. In such case we will first examine the causes and whether they can be prevented in the future. What if we conclude that this will not be possible? Or what if you are not willing to cooperate? Then we can terminate the insurance with a notice period of two months. You will be notified of this by letter;
- have committed fraud or cheated or deceived us. We will then notify you by letter. The policy expires on the date stated in the letter.

## Please note:

*See also article 12 'How do we deal with fraud?' for more grounds for termination.*

## 10. What to do if you have a complaint?

Feel free to contact us if you have any complaints. What if our insurance specialist does not succeed in resolving your complaint? Then you can submit it to our management board. If you are still not satisfied with our solution, you have the option to refer the complaint to the Netherlands Financial Services Complaints Tribunal (Klachteninstituut Financiële Dienstverlening, [www.kifid.nl](http://www.kifid.nl)). Their address is: PO Box 93257, 2509 AG The Hague. Or you can call them at the following number: 070 333 89 99. Alternatively, you can check [www.kifid.nl](http://www.kifid.nl) or refer your complaint to a court of law. All insurance policies you take out are governed by Dutch law.

## 11. Privacy and personal data

When collecting, obtaining and using personal data, we follow the guidelines set by the Dutch Data Protection Authority (Autoriteit Persoonsgegevens) and the Dutch Association of Insurers (Verbond van Verzekeraars). See the 'Privacy' section in the terms and conditions for further information.

## 12. How do we deal with fraud?

Insurance policies are taken out on a basis of trust.

Since other insurance customers and we, the insurer, end up suffering as a result of fraud, we make every effort to detect and investigate cases of fraud.

Once we have identified fraud, we might take any number of measures, including:

- Not compensating loss or damage;
- Recovering previously paid compensation;
- Charging any expenses incurred;
- Cancelling (an) existing insurance policy or policies;
- Filing a police report;
- Reporting the fraud to the Foundation Central Information System (Stichting CIS); this registration serves to warn other insurance companies against fraudsters;
- Sharing personal data with the Centrum Bestrijding Verzekeringsfraude (Centre for Controlling Insurance Fraud), which is operated by the Verbond van Verzekeraars (Dutch Association of Insurers);
- Including the personal data in the internal Incidents Register. This Register is only accessible within our company to employees in the Fraud department;
- Charging internal research costs through Service Organisatie Directe Aansprakelijkheid (Direct Liability Service Organisation/SODA). This is subject to a standard amount in compensation of €532.

## 13. Definitions

- **Emergency centre:** Emergency centre of AWP Services NL B.V.
- **Nuclear reaction:** Every nuclear reaction that results in the release of energy, such as nuclear fusion, nuclear fission or artificial and natural radioactivity.
- **Luggage:** This refers to the items that you as an insured party take with you on a journey for personal use.
- **Special sports:** Sports that entail a more than normal risk, including hunting, mountain climbing, rock climbing, abseiling, caving, bungee-jumping, parachute jumping, paragliding, hang gliding, ultralight flying and gliding.

- **Special winter sports:** Winter sports that entail a more than normal risk, including ice climbing, skeleton bob, bobsleighbing, ice hockey, speed skiing, speed races, skijoring, ski jumping, ski flying, jumping when freestyle skiing, ski mountaineering, off-piste skiing, para-skiing and heli-skiing.
- **Digital/electrical equipment:** Equipment such a drone, photo, film, video/DVD equipment and accessories, audio and video equipment and accessories, and/or computers and accessories.
- **Serious illness:** An illness, established by a doctor, with a substantial physical or mental impact. A medical treatment is immediately necessary.
- **Expedition:** An exploratory or investigative journey to remote areas that involves a higher than normal risk. The increased risk results from the extra effort required and/or the limitations and dangers posed by the environment.
- **Relatives of the 1st degree:** Partner, parents, parents-in-law, children and partners of your children.
- **Relatives of the 2nd degree:** Grandchildren, grandparents, brothers, sisters, brothers-in-law and sisters-in-law.
- **Cash:** Money, by this we mean cash money.
- **Family members:** Partner with whom the policyholder cohabits and/or live-at-home children of the insured party to the age of 27.
- **You:** The insured persons.
- **You/policyholder:** The person who has entered into the insurance agreement.
- **Valuables:** These are valuable items. Such as jewellery, watches, furs, precious stones, pearls, binoculars and gold, silver or platinum items.
- **Country of residence:** This is the country where you have your permanent residence according to your passport, visa or other official travel document.
- **Light volunteer work:** Voluntary work whereby the work is administrative, commercial or supervisory.
- **Medical necessity:** This is the case if a doctor determines that a medical treatment cannot be delayed until after return to the Netherlands or the country of residence.
- **Mobile devices:** Smartphones, tablets and laptops.
- **Acts of war:** This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny. These six forms of acts of war and the related definitions constitute part of the text that has been filed by the Dutch Association of Insurers (Verbond van Verzekeraars).
- **Replacement value:** This is the amount that you need to buy the item new. It must be an item of the same type and quality.
- **Necessary expenses:** Expenses that cannot be postponed until after the return to the Netherlands or the country of residence. For example costs for treatments, goods, services and other matters.
- **Accident:** A sudden, external impact to the body of the insured party. Leading directly and exclusively to the physical injury or death of the insured party. A physician must be able to determine this. By this we also mean sunstroke, frostbite, drowning and exhaustion, starvation and dehydration if you become isolated.
- **Public transport:** Passenger transport that is publicly accessible, i.e. to anyone who wishes to make use of the transport service.
- **Partner:** Spouse or person with whom you have cohabitated for at least one year.
- **Private travel:** Leisure travel or stay. These journeys are

therefore not connected with a profession, business, position, study, internship or other work.

- **Policy schedule:** This page is part of the policy conditions. It specifies what you are insured for.
- **Recreational diving:** Practising underwater sports within the recreational limits (in any case within the depth limit of 40 metres).
- **Travel documents:** Driving licence and registration certificate, licence plates, travel documents that are purchased especially for use during the journey, identity documents, tourist cards, passports, laissez-passers, ski passes and visas.
- **Travel companion:** A person travelling to and from the destination together with you.
- **Sports equipment:** These are items for the recreational practise of winter sports and special sports, underwater sports, hiking, cycling, golf, skating, inline skating, canoeing, surfing, wind and kite surfing, longbow and crossbow archery, racquet and ball sports, equestrian sports and other sports, except for the sports equipment for those sports of which it has earlier been stated that they are not insured.
- **Damage:** Damage to goods or persons. And costs directly resulting from damage to goods or persons.
- **Technical diving:** Practising underwater sports outside the recreational depth limit of 40 metres, including decompression, cave and wreck diving.
- **Favour for a friend:** Performing work as a favour for a friend free of charge.
- **Insured party/parties:** The au pair or student covered by the insurance and listed in the policy schedule.
- **We/us/insurer:** AWP P&C S.A. - Dutch Branch (which has its registered office in Paris, France), also known under the name Allianz Global Assistance. Address: Poeldijkstraat 4, 1059 VM Amsterdam.
- **Winter sports:** Any sport depending on snow and/or ice with a normal risk.
- **Address:** The residence of the policyholder, as stated in the Dutch personal records database. Or the residence of the policyholder who is not registered in the Netherlands.
- **Business travel:** Travel or stay associated with the profession, company, function or other work.

## B. Explanation of the insurance cover

### 1. How can we help?

Emergency? Immediately call the emergency centre:

**+31 (0)20 592 91 87** (available 24/7).

- The emergency centre will, in all reasonableness, provide the required assistance as soon as possible. This will be done in mutual consultation. However, there may be government regulations or other circumstances which render this impossible.
- If you apply for assistance, you will be immediately informed as to what we can do for you. We will let you know as soon as possible whether we will reimburse the expenses, and, if so, the amount to be reimbursed.
- The emergency centre may request that specific expenses be covered in advance.
- The emergency centre is not liable for faults and failures of

others. This does not limit the liability of such third parties.

- Assistance you have arranged for yourself is for your own account.

**Please note:**

*Expenses are reimbursed only subject to permission from the emergency centre.*

## 2. Who is insured?

The persons stated in the policy schedule are insured. These are persons temporarily residing in the Netherlands for an internship, course of study or au pair placement. These insured persons are not permanently domiciled in the Netherlands.

## 3. What kind of travel is insured?

The insurance applies to:

- travel and stay during a study or internship;
- travel and stay as au pair with a host family;
- personal travel during your studies and internship or during your au pair placement.

## 4. From what date are you insured?

- The starting date and the end date of the insurance are stated in the policy schedule.
- The cover will take effect each time that an insured party and/or luggage leaves the country of residence for travel. The cover will end upon return to the country of residence.
- In the country of residence, the medical costs cover is valid for up to 21 days if your trip in the country of residence is part of a trip abroad.

## 5. Where is the insurance valid?

- In the Netherlands.
- Does the policy schedule state Europe? Then the validity is limited to the countries of Europe. This includes the Azores, the Canary Islands, Madeira and the non-European countries bordering the Mediterranean Sea. And this also includes Russia, up to the Ural and Caucasus Mountains. Sea travel between the above-mentioned territories is also included under the cover.
- Does the policy schedule state World? Then the insurance is valid worldwide.

## 6. How long can the journey last?

Travel of up to 18 consecutive months is insured. During the journey you can extend the insurance if the maximum period of 18 months is not exceeded. If the insurance is renewed, it will be treated as a new insurance.

## 7. What do we expect from you?

As with any insurance policy there are rules. You are required to comply with these rules. We expect you to:

- contact us as soon as possible in the event of damage. Do this:
  - if an insured party dies, within 24 hours. You can do this by telephone or email;
  - if an insured party has to be admitted to a hospital for longer than 24 hours, within 7 days of admission.
  - You can do this by telephone, letter or email;
  - in all other cases, within 28 days of your first return to the Netherlands or the country of residence. If you have a valid

reason why this is not possible, then a period of a maximum of 180 days after your return to the Netherlands applies.

- respond to our proposals. A maximum period of 180 days applies to this;
- provide us with the information required and to inquire after all the relevant important information;
- follow the instructions of the emergency centre;
- comply with the law;
- take good care of your belongings;
- do everything possible to limit the damage;
- send us the items we request.

**Please note:**

*If you do not follow the rules, you may not be insured. We may also not compensate for the damage and/or terminate the insurance.*

## 8. What is not insured?

**A. We do not provide assistance and do not compensate for damage if this resulted from the acts specified below.**

- Participation in criminal offences or a violation of safety regulations;
- Wilful misconduct, gross negligence or carelessness. This also includes suicide or a suicide attempt;
- Participation in crimes, quarrels and fights;
- Excessive use of alcohol or narcotics;
- Dangerous acts (risky ventures) and participation in expeditions;
- Acts of war or nuclear reactions.

**B. We do not provide cover:**

- if you failed to take sufficient care. You must have taken reasonable measures to prevent the damage. For a more detailed summary you can read the article 'Take care of your belongings';
- if you intentionally have given us incorrect information when taking out the insurance or when claiming the damage. This includes failure to cooperate in settling the claim;
- if you have neglected to pass on important information or changes;
- if the loss or damage is already being compensated on the basis of a regulation, the law or another insurance. Or would be compensated if you had not been insured with us.

**C. We do not provide cover for damage arisen:**

- during the execution of:
  - technical work in the oil/petrochemical industry (offshore);
  - work as a truck/bus driver on domestic or international transport;
  - work as a reporter, correspondent, journalist, photojournalist and suchlike;
  - technical work, such as carried out by a bench worker, construction worker, bar bender, metalworker, etc.;
  - other work if this involves risks other than those usually associated with a stay for a study, internship or au pair placement.
- if you fly with non-approved airline companies;
- if you participate in air traffic as a crew member;
- if you take part in balloon flights or underwater journeys by submarine;

- if you practise the following sports: boxing, wrestling, karate and other martial arts, jiu-jitsu and rugby.

#### D. Also, we do not provide cover:

- if your belongings are seized or confiscated;
- if the costs could reasonably have been expected. For example due to a pre-existing condition or deficiencies;
- if you participate in hijacking, industrial action or terrorism, or are knowingly and wilfully present at such events;
- if you stay aboard a ship outside the territorial sea other than as a passenger.

We do not settle claims to individuals, enterprises, governments and other parties to whom this is prohibited under national or international agreements (i.e. sanctions).

### 9. Take care of your belongings

The insurance will only be valid if you have taken sufficient care. You must have made an effort to prevent theft, loss, misplacement or damage. Our point of departure is whether you could reasonably have taken better measures to prevent the damage. If you could have done so, then we will not compensate the damage. Below we give some examples of situations in which we do not compensate the damage. We do not compensate the damage if:

- you leave your belongings unattended;
- you leave your digital/electrical equipment, mobile devices, travel documents, valuables or money out of

reach. Please note that we also do not compensate these items if you leave them in a properly locked vehicle or unsupervised in a not properly secured space;

- you leave your belongings in the car, caravan, camper or another motor vehicle. You are insured, however, if the car, caravan, camper or other vehicle is properly locked and the items are not visible from outside. The damage must have occurred between 7 AM and 10 PM, and there must be signs of forced entry. You must be able to demonstrate this time by providing a police report or proof that you reported the theft to the police;
- money or valuables are stolen from a tent, car, caravan, camper or other vehicle;
- valuables are stolen from a caravan, camper or other vehicle, unless these items were kept in the safe and there are signs of forced entry;
- digital/electrical equipment or mobile devices are stolen from a car, caravan, camper or other vehicle, unless these items are kept in a properly secured storage space and there are signs of forced entry;
- digital/electrical equipment or mobile devices are stolen from a tent;
- luggage is stolen from a car, caravan, camper or other vehicle that has already been loaded up and ready to leave for the destination. This also applies if the whole vehicle is stolen.

## C. Scope of the insurance cover

The insured damage will be compensated up to a maximum of the insured amount and applies per person and per event, except if stated otherwise in the conditions.

### 1. Emergency assistance

We will pay the necessary expenses for assistance. However, you need the prior permission of our emergency centre. Below is a list of events for which we reimburse the expenses. The cover applies per insured party, unless stated otherwise. These reimbursements also apply to any family members listed in the policy, as well as to one travel companion of the insured party who is not listed in the same policy but who has taken out travel insurance with us.

		Maximum payment
Insured	<ul style="list-style-type: none"> <li>• In the event of illness or an accident abroad we insure the extra costs of: <ul style="list-style-type: none"> <li>- accommodation;</li> <li>- a return journey to the Netherlands or the country of residence by ambulance, taxi and/or public transport.</li> </ul> </li> </ul>	€75,- per day Necessary expenses
	<ul style="list-style-type: none"> <li>• Are you in mortal danger due to illness or an accident? And our medical adviser confirms this? Then we will compensate for a maximum of two non-insured relatives:</li> </ul>	
	<ul style="list-style-type: none"> <li>- the costs of coming over and return to the country of residence by public transport;</li> <li>- the accommodation costs for a maximum of ten days.</li> </ul>	Necessary expenses  €75 per person per day
	<ul style="list-style-type: none"> <li>• For tracing and/or rescue if you are missing, we will compensate: <ul style="list-style-type: none"> <li>- the costs that need to be incurred according to the local competent authorities.</li> </ul> </li> </ul>	Necessary expenses
	<ul style="list-style-type: none"> <li>• In the event you die abroad, we will compensate: <ul style="list-style-type: none"> <li>- the costs of transport of the mortal remains to the country of residence or the costs of a burial or cremation abroad to a maximum of the costs of the transport of the mortal remains to the country of residence.</li> </ul> </li> </ul>	Necessary expenses
	<ul style="list-style-type: none"> <li>• In the event of illness, accidents or death of non-accompanying relatives of the first or second degree, we will reimburse the extra costs of:</li> </ul>	

		Maximum payment
	<ul style="list-style-type: none"> <li>- travelling back to the country of residence by public transport;</li> <li>- return to the Netherlands. This is only insured if you return at least one month before the planned end of your stay.</li> </ul>	Necessary expenses
	<ul style="list-style-type: none"> <li>• In the event of an insured incident, the following are also insured:</li> </ul>	Necessary expenses
	<ul style="list-style-type: none"> <li>- telecommunication costs;</li> <li>- if the own car is used for the extra travel expenses.</li> </ul>	€100 per event €0.25 per kilometre
<b>Excess</b>	None	
<b>Not insured</b>	<ul style="list-style-type: none"> <li>• Assistance and costs incurred without permission of the emergency centre.</li> <li>• Costs incurred due to illness or an accident without medical necessity.</li> <li>• Read the article 'What is not insured?' for a more detailed summary.</li> </ul>	
<b>Special circumstances</b>	<ul style="list-style-type: none"> <li>• We will only reimburse travel by air ambulance, if: <ul style="list-style-type: none"> <li>- you cannot travel by ambulance, taxi or public transport;</li> <li>- this can save your life and/or reduces the risk of invalidity;</li> <li>- we have given you permission in advance.</li> </ul> </li> </ul> <p><b>Please note:</b> We do not send medicines if you have forgotten your own medicines, or if you have not taken enough medicines with you.</p>	
<b>In the event of damage</b>	<ul style="list-style-type: none"> <li>• If you require assistance, contact the emergency centre.</li> <li>• Read the article 'What do we expect from you?' for a more detailed overview.</li> </ul>	

## 2. Accidents

The insured damage will be compensated up to a maximum of the insured amount and applies per person and per event.

		Maximum payment
<b>Insured</b>	<ul style="list-style-type: none"> <li>• Death as a result of an accident</li> <li>• We will limit the payment in the event of death as a result of an accident: <ul style="list-style-type: none"> <li>- in case of riding a motorcycle or scooter;</li> <li>- if you participate in competitions or related preparations.</li> </ul> </li> <li>• Permanent invalidity as a result of an accident</li> <li>• We will limit the payment in the event of permanent invalidity as a result of an accident: <ul style="list-style-type: none"> <li>- in case of riding a motorcycle or scooter;</li> <li>- if you participate in competitions or related preparations.</li> </ul> </li> </ul>	€10,000 €5,000 €5,000 €40,000 €10,000 €10,000
<b>Excess</b>	None	
<b>Not insured</b>	<ul style="list-style-type: none"> <li>• Invalidity due to a pre-existing illness or defect.</li> <li>• Read the article 'What is not insured?' for a more detailed summary.</li> </ul>	
<b>Special circumstances</b>	<ul style="list-style-type: none"> <li>• Our medical advisor will determine the degree of permanent invalidity. He or she will do this based on the information from the attending physician or physicians, or we will engage an independent physician for this purpose. We will make use of the tables of the American Medical Association to determine permanent functional invalidity. We will take into account the degree to which an insured party was already an invalid before the accident.</li> <li>• If you have taken out multiple accident insurances with us, we will never compensate more than €125,000.</li> </ul>	
<b>In the event of death or invalidity</b>	<ul style="list-style-type: none"> <li>• A physician must state whether there is a risk of permanent invalidity. This statement must be issued within twelve months of the accident, otherwise we cannot pay any benefit.</li> <li>• In the event of death we will pay the benefit to the legal heirs. They must submit a certificate of inheritance. The State of the Netherlands and creditors who are not heirs will not be entitled to claim the benefit.</li> <li>• In the event of permanent invalidity we will pay the benefit to you. This will take place after the degree of permanent invalidity has been definitively determined.</li> <li>• If you have had an accident you must submit to an examination by our medical expert, or submit to an examination in a hospital designated by us.</li> <li>• We will never pay out more than the insured amount, even if it concerns several accidents together.</li> <li>• In the event of death as a result of an accident, the heirs must allow us to have an autopsy performed on the mortal remains, otherwise there is no insurance cover.</li> <li>• If the degree of permanent disability cannot be determined within two years, then we are entitled to postpone payment. In this case we will pay the statutory interest on the amount that we have not yet paid out.</li> <li>• If you die from the effects of the accident within two years after the accident took place, we will pay out the benefit payable on death. If we have already paid an amount for permanent invalidity, then we will deduct this amount.</li> <li>• Read the article 'What do we expect from you?' for a more detailed overview.</li> </ul>	

### 3. Luggage

The insured amounts apply per person and per policy, unless stated otherwise.

Please note the special condition: 'Take care of your belongings'.

		Maximum payment
<b>Insured</b>	<ul style="list-style-type: none"> <li>• Theft, loss or damage</li> <li>• Digital/electrical equipment including accessories:               <ul style="list-style-type: none"> <li>- maximum</li> <li>- mobile devices</li> </ul> </li> <li>• Other luggage, maximum per item</li> <li>• Valuables</li> <li>• Travel documents</li> <li>• Replacement clothing and toiletries in case of missing luggage or delayed arrival of luggage</li> </ul>	€2,500  €1,000 €350 €350 €350 Necessary expenses €250
<b>Excess</b>	<ul style="list-style-type: none"> <li>• Per person, per policy</li> <li>• For replacement clothing and/or toiletries</li> <li>• For travel documents</li> </ul>	€50 None None
<b>Not insured</b>	<ul style="list-style-type: none"> <li>• Theft or loss of or damage to money and travellers cheques.</li> <li>• Strings, drumheads and mouthpieces of musical instruments.</li> <li>• Photos, documents, passes and securities. This includes objects that have value as an object of art or as a collector's item.</li> <li>• Work-related items, i.e. items that you use for your profession or business.</li> <li>• Items that are borrowed, lent, rented or retained by others than yourself or a co-insured.</li> <li>• Damage caused by slow-acting influences, for example wear and tear and insects.</li> <li>• Damage caused by a defect of or in the items themselves.</li> <li>• Defacements such as scratches, dents and stains.</li> <li>• Means of transport and parts thereof, such as motor vehicles, trailers, caravans including awnings, aircrafts, boats and bicycles.</li> <li>• Breakage of fragile objects. This is insured if it is caused by an accident with a vehicle, or by break-in, theft, robbery or fire.</li> <li>• Read the articles 'Take care of your belongings' and 'What is not insured?' for a more detailed summary.</li> </ul>	
<b>Special circumstances</b>	<ul style="list-style-type: none"> <li>• Digital equipment, valuables and travel documents must be carried with you as hand luggage during transport.</li> <li>• Items that together form one item of equipment are regarded by us as a single item. For example cameras, lenses, filters, tripods and carrier bags.</li> <li>• Own or rented sports equipment is included in the policy.</li> </ul>	
<b>In the event of damage</b>	<ul style="list-style-type: none"> <li>• Has an item been lost, stolen or missing? Then you must immediately report this to the police in the place where it happened. If you are staying in a hotel, then also report this to the hotel management. In the event of damage or theft during transport, you must report this to the transport company.</li> <li>• We will reimburse the costs of repair. However, we may also compensate the damage in kind (wholly or partly).</li> <li>• In the event of lost, missing or stolen items, you will receive compensation if the damage cannot be repaired. This compensation will be based on the replacement value. For items older than one year, we will deduct an amount for depreciation. If the repair costs exceed this amount, we will reimburse the current value of the item.</li> <li>• We never compensate more than the original new value of the insured object.</li> <li>• Read the article 'What do we expect from you?' for a more detailed overview.</li> </ul>	

## 4. Medical expenses

We reimburse the costs of doctors, specialists and hospitals according to the summary below. You must have incurred these expenses due to an illness or accident that occurred during your travels. It must concern regular medicine that is recognised by the competent authorities. The insured amounts apply per person per journey.

**Please note:** *If you are receiving a discount on your premium because you have Dutch basic health insurance, you will only be insured for expenses not covered by this basic health insurance.*

		Maximum payment
<b>Insured</b>	Medical costs of doctors, specialists and hospitals recognised by competent authorities.	
	<ul style="list-style-type: none"> <li>Necessary medical costs in the event of illness or an accident: <ul style="list-style-type: none"> <li>Doctors' and hospital expenses</li> <li>Crutches and wheelchair</li> <li>Prostheses due to an accident</li> <li>Dentistry costs due to an accident</li> <li>Dentistry costs for other emergency treatment</li> </ul> </li> <li>Necessary medical costs if you return to your country of residence for a short period (maximum of 21 days): <ul style="list-style-type: none"> <li>Doctors' and hospital expenses</li> </ul> </li> </ul>	Necessary expenses €150 €250 €250 €250 €5,000
<b>Excess</b>	<ul style="list-style-type: none"> <li>For doctor and hospital costs in your country of residence, per person and per insured period</li> <li>For other medical expenses</li> </ul>	€125 none
<b>Not insured</b>	<ul style="list-style-type: none"> <li>Costs for a treatment that is not medically necessary.</li> <li>Costs of medicine use to change body weight.</li> <li>Costs to continue an ongoing treatment.</li> <li>Pregnancy, unless there are complications.</li> <li>If the treatment can be delayed until after return to the country of residence.</li> <li>Unnecessarily expensive treatment.</li> <li>Read the article 'What is not insured?' for a more detailed summary.</li> </ul>	
<b>In the event of damage</b>	<ul style="list-style-type: none"> <li>The explicit permission of the emergency centre is necessary for the following reimbursements: <ul style="list-style-type: none"> <li>transport in connection with illness or accident;</li> <li>hospitalisation of longer than 24 hours. Report this to the emergency centre within seven days.</li> </ul> </li> <li>Read the article 'What do we expect from you?' for a more detailed overview.</li> </ul>	

## 5. Special sports and special winter sports

<b>Insured</b>	<ul style="list-style-type: none"> <li>Special winter sports, special sports and technical diving.</li> <li>Amounts you have paid in advance and cannot use due to an accident or hospital admission, or if you must return to the Netherlands or the country of residence due to an insured event. For example: <ul style="list-style-type: none"> <li>access;</li> <li>rented sports items;</li> <li>lessons.</li> </ul> </li> <li>Have your own sports items been stolen or irreparably damaged? Then we will reimburse the costs of renting new items.</li> <li>Your own or rented sports equipment or winter sports equipment.</li> </ul>
<b>Excess</b>	<ul style="list-style-type: none"> <li>The applicable excess as stated under the cover for 'Luggage' and/or 'Medical expenses'.</li> </ul>
<b>Not insured</b>	<ul style="list-style-type: none"> <li>Participation in competitions and related preparations, such as training.</li> <li>Death or invalidity due to an accident during special winter sports, special sports or technical diving.</li> <li>Read the article 'What is not insured?' for a more detailed summary.</li> </ul>
<b>In the event of damage</b>	<ul style="list-style-type: none"> <li>Read 'In the event of damage' under 2 'Accidents' and under 4 'Medical expenses' for an overview.</li> </ul>

## 6. Liability

### Does the policy schedule state this? Then you are insured for this.

This part of the insurance provides cover for damage caused by you as a private person or au pair. Please note that if you already have personal liability insurance, that insurance will take precedence. The insurance will not be valid when carrying out your professional activities other than your work as an au pair.

<b>Insured</b>	<ul style="list-style-type: none"> <li>• Liability for damage caused by you as a private person or au pair, during the term of the insurance.</li> </ul>
<b>Excess</b>	None
<b>Not insured</b>	<ul style="list-style-type: none"> <li>• Liability for damage caused by:               <ul style="list-style-type: none"> <li>- Wilful misconduct: if you wilfully do something or omit to do something. This also applies if the damage is caused as a member of a group;</li> <li>- Sexual conduct: sexual conduct or conduct with sexual overtones, in whatever form. This also applies if the damage is caused as a member of a group;</li> <li>- Weapons: if the damage is related to the possession and/or use of weapons.</li> </ul> </li> <li>• Liability for damage caused:               <ul style="list-style-type: none"> <li>- to the belongings of the insured parties among themselves;</li> <li>- while practising your profession, other than your work as an au pair, working for your company or performing any other paid work.</li> </ul> </li> <li>• Liability for damage to items retained unlawfully by you or someone else on behalf of you.</li> <li>• Liability for damage to items retained by you or someone else on behalf of you:               <ul style="list-style-type: none"> <li>- on the basis of an agreement;</li> <li>- while practising your profession, other than your work as an au pair, working for your company or performing any other paid work;</li> <li>- and if the damage is a result of theft or loss of a means of payment (such as cash, bank card or credit card);</li> <li>- and if the damage is caused to motor vehicles (such as a car), caravans, folding trailers, motor boats and sailing boats (including sailboards) and aircrafts.</li> </ul> </li> <li>• Fines and punitive damages.</li> </ul>
<b>Maximum per claim</b>	<ul style="list-style-type: none"> <li>• €500,000 for all the insured parties jointly.</li> <li>• €12,500 for liability for damage to items retained by you or someone else on behalf of you.</li> <li>• €11,500 per event if you are doing a friend a favour free of charge.</li> </ul>
<b>Special circumstances</b>	<ul style="list-style-type: none"> <li>• The insurer is Allianz Nederland Schadeverzekering N.V.</li> <li>• Liability of the insured party as a private person is also insured for damage caused:               <ul style="list-style-type: none"> <li>- while doing unpaid voluntary work, except for damage to items used to do this work;</li> <li>- while you are doing a friend a favour free of charge. The cover only applies if you would also have been liable if it would not have been a favour for a friend and if the damage is not caused by another party.</li> </ul> </li> <li>• See <a href="http://www.allianz-assistance.nl/aansprakelijkheid">www.allianz-assistance.nl/aansprakelijkheid</a> for more information about this cover and in which cases you are entitled to compensation.</li> </ul>
<b>In the event of damage</b>	<ul style="list-style-type: none"> <li>• We ask you to report the damage as soon as possible. If the damage has not been reported within one year, you will not receive any payment.</li> <li>• If you are liable for any damage, we may directly pay compensation to the person who has suffered the damage.</li> <li>• We will first assess whether you are legally liable for the damage caused. Sometimes you feel liable, whereas legally, you are not. In that case there is no right to compensation. Subsequently, it will be assessed whether this insurance policy provides cover. After that, it will be considered whether the other party is (also) to blame. If this is the case, the compensation may be reduced.</li> </ul>

## Appendix B-PL-Privacy 18

From 25th May 2018, this appendix will form an integral part of the Terms and Conditions of Insurance.

### Privacy and personal data

**You are now reading our Privacy Statement.** This statement explains what personal data we collect, how and why we do this, and with whom we share this data.

#### 1. About us

We are the Dutch branch of AWP P&C S.A, with our registered office in Paris, France. We also operate under the name Allianz Global Assistance and are a subsidiary of Allianz Partners SAS. Our organisation is licensed to provide insurance products and services worldwide.

Allianz Global Assistance is responsible for protecting your personal data, in which we comply with the applicable privacy protection laws and regulations.

#### 2. What types of personal data do we collect?

If you apply for us for insurance, we collect and process the following personal data:

- Name and full address
- Sex, date of birth and age.
- Contact details (phone number, email address, etc.).
- Payment details (credit card, bank account number, etc.).
- Cover details of policies purchased.
- When using the website and apps: type of device used, browser, language, date, time and IP address.
- For specific types of insurance: location details, vehicle registration details/number plate, travel details, nationality, identity document, profession and family details.
- Results of fraud screening and/or sanctions screening.

In addition, we also collect and process particular personal data such as medical data. Our emergency centre will provide immediate assistance if you require hospitalisation and in the event of serious accidents or death. If the emergency centre deems this necessary, it can request data from an insured person, relatives, emergency workers and/or the attending physician. It may provide this information to the individuals involved in the emergency services and will pass this information on to our medical adviser.

#### 3. How do we collect and use personal data?

The table below shows the purposes for which we use your personal data, plus details on whether we do or do not require your consent.

Purposes	Is your consent required?
In order to accept and perform your insurance contract, manage any relationships arising from this contract, and be able to inform you quickly and accurately.	No
For our financial records.	No
For marketing activities, e.g. expanding our customer base or to inform you of products and services of potential interest to you. We may do this by email, post or telephone, or through our website and apps. If you do not appreciate this form of communication, you can file an objection or revoke your consent (see point 9).	Yes, unless we have a legitimate interest in the processing operation.
For profiling purposes. 'Profiling' refers to the collection, analysis and amalgamation of your personal data into a profile. The purpose of profiling is to be able to tailor our communications and products to your personal preferences. We also use profiles to identify potential business risks.	Yes, unless we have a legitimate interest in the processing operation.
In order to make automated decisions, e.g. to calculate your premium and determine the amount of your customer discount or loyalty discount based on your profile. In addition, in order to personalise your visit to our website by tailoring our products, services, offers and content to your preferences.	Yes, unless the processing operation is necessary for the negotiation or performance of the insurance contract.
For statistical analysis and in order to further develop our products and services.	No
In order to prevent and control fraud, money laundering and terrorism financing and protect the security and integrity of the financial industry and our organisation, employees and customers.	No
In order to comply with statutory requirements (including the payment of taxes and screening under the Dutch Sanctions Act).	No
In order to reinsure risk. This means we take out insurance ourselves in order to diversify (spread) the risk.	No

We may also receive personal data relating to you from public sources, including Statistics Netherlands (Centraal Bureau voor de Statistiek/CBS), the Netherlands Vehicle Authority (RDW), the Cadastre (Land Registry) and other organisations or individuals, including brokers, authorised agents, employers, emergency services, claims adjusters, other insurers, research companies and fraud prevention agencies.

Below we have listed a number of purposes for which we do not require your express consent. If this is the case, we will process this personal data because we are authorised to do so and/or to comply with statutory requirements. This is the case, for example, if the processing of personal data is necessary:

- In order to enter into, or perform, an insurance contract.
- In order to protect your, or someone else's, interests.
- In order to satisfy statutory requirements.
- For the purpose of a general-interest role.
- Because we (or any other party or parties) have a legitimate interest in doing so, unless your interests or those of a party concerned are more compelling. Please feel free to contact us for more information (see point 9).

We require your personal data in order to be able to offer our products and provide our services. If you prefer not to share your personal details with us, we will not be able to offer you an insurance product that meets your specific requirements.

#### 4. Who has access to your personal data?

We ensure that your personal data is processed in a way that is consistent with the purposes listed above. Your data may be disclosed to the following parties for this purpose: government authorities, other Allianz Group companies, other insurers, co-insurers, reinsurers, insurance agents and banks. All these parties are responsible for protecting your data.

We can also choose to share your data with parties whom we have instructed to process your data, including other Allianz Group companies, consultants, experts, legal counsels, repair technicians, physicians and service providers. These parties are not authorised to use your personal data for their own marketing activities without your consent.

We can share your data for (scheduled) corporate reorganisations, mergers, corporate sales, joint ventures, allocation or transfer, or in the event of a bankruptcy or the transfer of all or a portion of our business, or our assets or shares.

Finally, we may be required to share data in order to comply with the law, e.g. with the Klachteninstituut Financiële Dienstverlening (Dutch Financial Services Complaints Authority/Kifid) if you have filed a complaint with them regarding our products or services. We can also exchange data with Stichting CIS (Central Information System) as part of fraud control procedures.

#### 5. Where is my personal data processed?

Since we provide assistance and support worldwide, your personal data can be processed both within and outside the European Economic Area (EEA) by the parties listed in point 4. We will always ensure that we make agreements with you regarding confidentiality and security and that these agreements comply with the data protection regulations. We will never share your personal data with any parties who are not authorised to process this data.

If another Allianz Group company processes your personal data outside the EEA, we will do so based on approved business regulations. This Allianz Privacy Standard (Allianz BCR), as it is known, provides the appropriate protection for your personal data and applies to all Allianz Group companies.

A list of the Allianz BCR and Allianz Group companies which meet these requirements is available from [www.allianz-assistance.nl/privacy](http://www.allianz-assistance.nl/privacy). If the Allianz BCR does not apply, we will take the appropriate measures to ensure that the transfer of your personal data is as securely protected outside the EEA as within the EEA. Please feel free to contact us for more information about these measures (see point 9).

#### 6. What are your rights related to your personal data?

If permitted under the law, you are entitled to:

- Request access to your personal data. You may ask questions as to how we have acquired this data and why it needs to be processed or about the contact details of the parties responsible, i.e. the data processors and other organisations or individuals with which or with whom we might share data.
- Revoke your consent for the processing of your personal data.
- Modify or update your personal data, for example if you have moved house.
- Ask to have your personal data deleted from our system, for example when we do not require it anymore for the purposes listed above and we are not required by law to retain your data any longer.
- Ask us to restrict the processing of your personal data, for example when you are in doubt as to whether your details are accurate. This restriction is valid for the period for which we check the accuracy.
- Receive your personal data electronically, for yourself or a new insurance company.
- File a complaint with us and/or the Autoriteit Persoonsgegevens (Personal Data Protection Authority).

Please contact us if you would like to avail of these rights; our contact details are listed under point 9. Please include your name, email address, policy number (if you have one) and your question. You can also do this by completing our online application form at the following link: [www.allianz-assistance.nl/privacy](http://www.allianz-assistance.nl/privacy)

#### 7. How can you file an objection?

You can object to the further processing of your personal data, or ask us to stop processing your data. We will always honour your request, unless we have been authorised for further processing under the law. Please contact us if you would like to file an objection; our contact details are listed under point 9.

#### 8. How long will we retain your personal data?

We will keep your personal data for seven years from the maturity date of the insurance policy, unless a shorter or longer retention period is required by law. We will only use the data for the purposes for which we have received it.

#### 9. How can you contact us?

If you have any questions about how we use your personal data, please contact us by email or post using the contact details listed below.

##### Allianz Global Assistance

Attn Data Privacy Officer  
Poeldijkstraat 4, 1059 VM AMSTERDAM  
Email: [privacy.nl@allianz.com](mailto:privacy.nl@allianz.com)

#### 10. How often do we update this Privacy Statement?

This Privacy Statement is updated on a regular basis. The most recent version is available on our website: [www.allianz-assistance.nl/privacy](http://www.allianz-assistance.nl/privacy). We will always inform you immediately of any important changes. This Privacy Statement was last updated in April 2018.